

NHS Pension Scheme Scotland Scheme Advisory Board

Final Minutes

Date	19 February 2026
Location	Virtual Meeting via Microsoft Teams
Chair	Matt McLaughlin (Unison)
Attendees	Alan Robertson (AR)(BMA) Graham Pirie (GR)(RCPOD) Izaak Angel (IA)(GAD) Lorraine Hunter (LH)(NHS Grampian) Lorna Low (LL)(RCM) Philip Coghill (PC)(RCN) Robin McNaught (RM)(State Hospital) Ruth Kelly (RK)(NHS Lothian) Tim Weir (TW)(GAD) Veronica Lukas (VM)(UNITE)
SG / SPPA Officials	Elle O’Kane (EO)(SPPA) Greg Walker (GW)(SPPA) Iain Coltman (IC)(SPPA)
Secretariat	Lesley Hood (LH)(SPPA)
Apologies	Daniel MacDonald (DM)(SG) Derek Lindsay (DL)(NHS Ayrshire & Arran)

1. Welcome and Apologies

1.1 The Chair welcomed attendees, introducing Veronica Lukas from (UNITE) and Lesley Hood (SPPA) as minute taker. No conflicts of interest noted.

1.2 Apologies noted from Andrew Carter (NHS Borders), Daniel MacDonald (SG) and Derek Lindsay (NHS Ayrshire & Arran).

1.3 (GW) informed, Andrew Carter (NHS Borders) is due to retire with succession arrangements underway. (RK) informed two board members are being recruited, including her successor ahead of her retirement in August 2026. (RK) will follow up on progress.

2. Minutes of previous meeting and action log

2.1 Paper 2a – SAB minutes of 17 September 2025, approved as accurate.

2.2 Paper 2b – Action Log. The Chair invited (GW) to provide an update on outstanding actions.

2.3 **Action point, 2024/06** - (GW) confirmed RET forms have been amended. Revisit this action to ensure accuracy and quality of data. Intention to replace the paper-based form to an automated completion. The Chair asked if backdated information could be sourced from payroll departments. (L Hunter) to progress.

Action point carried forward

2.4 **Action Point 2025/01** - SPPA to report on the Practitioners' Contributions Project. (GW) proposed the report is provided to the SAB once the reconciliation is complete and total scheme and member liabilities are confirmed.

Action point carried forward

2.5 **Action Point 2025/07** - Gender Pensions Gap Paper. GAD to provide a cost analysis under agenda item 4.

Action point closed

2.6 **Action Point 2025/08** - Gender Pensions Gap. Reverted to the Communications Subgroup to explore communication improvements for members moving to part time or opting out. (GW) proposed adding to the 8th of April agenda.

Action point carried forward

2.7 **Action Point 2025/09** - Call to evidence UK Government review of the State Pension Age. This was circulated and submitted before deadline of the 24th of October. No outcome has been received, this will be monitored.

Action point carried forward

2.8 **Action Point 2025/10** - SPPA is canvassing availability for 2026 SAB dates and will issue confirmed dates once finalised.

Action point carried forward

3. Paper 3 – NHSPS (S) Valuation Training Presented by Tim Weir and Izaak Angel (GAD)

A training session was delivered, with presentation slides used to cover key valuation areas. (TW) opened for questions.

3.1 (AR) asked whether assumptions had ever been changed following SAB consultation. (TW) advised although uncommon, new evidence on future experience which GAD or SPPA become aware of could prompt reconsideration of certain assumptions.

3.2 The Chair noted that while using assumptions from other UK health pension schemes is welcomed, questions remain about the relevance of data given the differences between NHS England & Wales and NHS Scotland. (TW) explained, as in previous valuations, GAD relies primarily on England and Wales data and maps this to Scotland, recognising some population differences.

3.3 The Chair asked how future workforce and policy changes are reflected in the assumptions. (TW) explained that GAD generally assumes a stable population and does not prejudge policy or workforce changes beyond what is evidenced in the current data.

3.4 (AL) asked why Scottish-specific data is still unavailable, noting this was also an issue in previous valuations. (TW) explained the challenge arises from extracting data compiled from multiple sources. SPPA continue to work with third-party administration providers to improve system functionality and support easier data extraction. (GW) advised, timelines are being refined, with initial assumptions advice to be presented at the June SAB meeting and the remainder in September. Once the SAB is content with the proposed assumptions advice, it will be submitted to Scottish Ministers for a final decision.

3.5 The Chair thanked GAD for their presentation and confirmed this item will remain on the agenda for monitoring over the next 12 months.

4. Paper 4 – Assessment of cost of making unpaid maternity leave pensionable

(TW) Presented a paper detailing further analysis on indicative cost of accruing pension benefits whilst on additional maternity leave.

4.1 The Chair opened for questions.

4.2 (AL) noted it was helpful to view the quantum involved. The Chair agreed this presents a positive statement of intent.

4.3 (GW) noted the potential for several scheme design changes. As Treasury has shown interest, the pace of any changes will depend on securing approval. Independent communication improvements will be taken forward. The SAB will be

updated on any Treasury proposals or discussions. The Chair confirmed, the SAB agreed in context and that this will remain a live agenda item.

5. Paper 5 – Paper 5 – NHSPS(S) Participation Rates for Q1 and Q2 2025/26

(EO) presented a paper on NHS Scotland participation rates covering Quarter 1 and 2 of the 2025/26 financial year for Health Boards. In addition to the participation rates for Medical Practitioners and Dental Practitioners.

5.1 (EO) reported inconsistencies in how types of flexible retirement are recorded across Agenda for Change, medical, dental, and senior manager groups.

5.2 The Chair thanked (EO) and opened for questions.

5.3 (AL) identified an error in the data relating to medical dental staff and requested the data be reviewed and a revised report issued. (EO) will take this forward with Health Workforce colleagues who provide the data.

5.4 (AL) advised it would be helpful for information to be presented in graph format to enable relative comparison of Health Board's.

Action Point 2026/01 – (EO) to liaise with Health Workforce colleagues to obtain revised medical dental data and reissue the report. Consideration of information presented in graph format for relative comparison of Health Board's required.

6. Paper 6 - Increasing Thresholds in the Member Contribution Structure from 1 April 2026

6.1 (GW) confirmed the purpose of the paper was to ensure SAB members were satisfied that the information is accurate and reflects the agreed policy intention. A formal public consultation will follow before regulatory changes are made. However, due to the timing of the Scottish elections, the legislative timetable is constrained, meaning implementation will be retrospective. Payroll teams will be notified shortly to prepare for implementation from 1 April.

7. Paper 7a & b - Example ABS / RSS

7.1 (AR) invited discussion on the format of the new ABS. He noted this was previously considered by the Communications Subgroup. Highlighting many members find difficulty in understanding their ABS / RSS statements. (AR) suggested video materials could support member education. (RK) Agreed that due to the complexity of information a short video would be beneficial. (IC) will take this back to SPPA Comms colleagues.

7.2 (IC) reported, the Pensions Dashboard Programme is due to launch in October. An accompanying education piece can therefore be developed to align with the distribution of Annual Benefit Statements in August.

7.3 (AR) indicated, given the introduction of a new payroll system the importance of checking data presented on payslips. In reply (L Hunter) confirmed a move to a new payroll system by October 2028. The fine detail of this has yet to be agreed and the contract awarded. From a payroll perspective, aiming for the same if not an improved data retention facility.

7.4 (AR) asked whether members could receive historic pensionable pay on their ABS for each year. (GW) will discuss this with the relevant SPPA colleagues.

Action Point 2026/02 – (GW) to explore the possibility of including historic pensionable pay on ABS with relevant SPPA colleagues.

8. Paper 8a – Draft Workplan

(GW) presented an overview of the paper outlining the Scheme Advisory Board Workplan, setting out the key policy areas, priorities, and analytical work to be undertaken over the coming year.

8.1 (GW) apologised and noted a correction: the workplan covers 2026–27, not 2025–26 as stated.

8.2 The Chair thanked (GW) agreeing that having a workplan would support the management of meetings. SAB members were asked to provide any comments to (GW) as soon as possible.

Paper 8b – Draft Risk Register

(GW) provided an overview of the draft Risk Register. This item was initially raised by (GP) as good governance.

8.11 For effective Governance any risks that arise through SAB discussions would be recorded. With review following a 12 month period.

8.12 (GW) noted that further work is required to categorise risks appropriately as either scheme risk or SAB risk. Ensuring the register reflects matters within the SAB's remit.

8.13 The Chair asked SAB members to consider the risk register and workplan in more detail and to forward any comments to (GW) or SPPA colleagues.

9. AOB

No items noted.

The Chair thanked SAB members for their attendance and closed the meeting at 11.34 am.

Date of the Next Meeting

25 June 2026